

AMENDMENTS TO THE SPECIFICATION:

- **Please amend paragraph [034] of the specification as follows:**

[034] The reward point distribution parameter may be a value that determines the number of reward point(s) that are to be associated with the reward incentive account for each predetermined amount of payment received by credit card issuer 1200. For example, the reward point distribution parameter may be a value reflecting a ratio between a received payment and reward points. The total reward point parameter may reflect a total number of reward points that are associated with the account based on a particular payment received and the reward point distribution parameter. The reward incentive time penalty parameter ~~may reflect~~ may reflect the amount of reward points that are to be subtracted from the customer's reward points (included in the total reward point parameter) when credit card issuer 1200 receives a late payment for the customer's account. The reward incentive time bonus parameter may reflect the amount of reward points that are to be added to the customer's reward points (included in the total reward point parameter) when credit card issuer 1200 receives an early payment for the customer's account. The reward point payment bonus parameter may reflect the amount of reward points that may be added to the customer's reward points (that may be included in the total reward point parameter) based on an amount of payment received above a minimum payment set by credit card issuer 1200. The reward point payment penalty parameter may reflect the amount of reward points that may be subtracted from

the customer's reward points (that may be included in the total reward point parameter) based on an amount of payment received below a minimum payment set by credit card issuer 1200. The aggregate reward point parameter may reflect the customer's aggregate number of reward points associated with the customer's account based on previous payments received by credit card issuer 1200 for the customer's account. One skilled in the art would realize that the reward incentive parameters described above are exemplary and not intended to be limiting. Credit card issuer 1200 may implement one or more of these and other reward incentive parameters to comply with their business goals and plans.